In response to the recent Office Action, Paper No. 3, please amend the Application as indicated below and please consider the remarks toward reconsideration of the present invention and passage to allowance thereof.

IN THE DRAWINGS

Please delete the current drawings substitute instead new Figures 1 and 2 attached hereto.

IN THE CLAIMS

Please substitute Claims 1, 13 and 19 with the following amended claims, and add new Claims 24 and 25.

- 1. A system for determining eligibility of a participant by a dental care provider for determining plan design:
- at least one computer, each such at least one computer having at least one data storage means, at least one input means, and at least one output means, the at least one computer having participant data stored on the data storage means pertaining to a participant;
- means associated with the at least one computer for determining eligibility of the participant in real time; and
- means associated with the at least one computer for recording utilization of benefits by the dental provider in real time.

13. A method for providing information to dental care providers regarding a participant comprising the steps of:

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- determining eligibility of the participant comprising the steps of:
 - inputting an identifier data pertaining to at least one participant as input;
 - searching for the identifier data in said participant data of a storage means;
- providing output in the form of data provided in real time pertaining to the eligibility of the at least one participant;
- inputting a procedure code in real time to determine whether the code is covered by the participant's plan; and
- recording the utilization of benefits and claims in real time by way of a procedure by the dental care provider comprising the steps of:
 - inputting an identifier data pertaining to at least one participant as input;

and

- inputting a performed procedure data.

- 19. A method for establishing a network for the administration of coverage to a dental care provider comprising the steps of:
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- providing a plurality of computers;
- linking the computers to form a network;
- storing data pertaining to a participant and to a coverage plan pertaining to the participant; and
- providing access to the data of the participant from at least one of the plurality of computers, to in turn, facilitate at least one of:
- determining in real time the eligibility of the participant for a particular procedure; and
- recording the utilization of participant benefits by the dental care provider in real time to form utilization records.
- 24. The method of Claim 19 wherein said network is permanent.

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25. The method of Claim 19 wherein said network is transient.